## The Army Benefits Center-Civilian (ABC-C)

Provides automated benefits support to Army Appropriated Fund employees through the Employee Benefits Information System (EBIS) and the Interactive Voice Response System (IVRS), and trained counselors. Fort Detrick Appropriated Fund Civilian employees can access the ABC-C's EBIS via the World Wide Web at <a href="https://www.abc.army.mil">https://www.abc.army.mil</a> and the IVRS by calling toll free to 1-877-276-9287. Hearing-impaired employees can call the TDD number at 1-877-276-9833 for ABC-C services. The system is available seven days a week, 21 hours a day, and will be down from midnight - 3 a.m., Central Time, for systems maintenance. Benefits counselors are available Monday-Friday, 7a.m. - 5 p.m. Central Time.

Getting your PIN: Initially, your Personal Identification Number (PIN) will be a four-digit number equivalent to your month and year of birth (MMYY). For security purposes, once you access the system, you must change it to a new six-digit number.

The ABC-C provides services in the following program areas:

- Retirement (Civil Service and Federal Employees' Retirement Systems)
- Thrift Savings Plan (TSP)
- Federal Employees' Health Benefits (FEHB)
- Federal Employees' Group Life Insurance (FEGLI)
- Survivor Benefits (death and dismemberment)

For Health Benefits, Life Insurance and Thrift Savings Plan services, employees:

- Log on to the Web site or call the ABC-C toll-free number to access your records with your Social Security Number (SSN) and Personal Identification Number (PIN)
- Select the menu item for desired information.
- · Review general information available in each subject area.
- Review personal information from your records.
- Make changes to your benefits. Speak to a benefits counselor (IVRS only).

For retirement planning services employees:

- Log on to the ABC-C Web site or call the toll-free number to access your records with your SSN and PIN.
- · Select the menu for on-line estimates.
- · Receive annuity estimates.
- Speak to a benefits counselor (IVRS only)

For retirement counseling/processing services, employees:

· Notify your supervisor of your intent to retire so that a retirement personnel action can be submitted.

- Log-on to the ABC-C Web site or call the toll-free number to receive retirement information.
- · Notify ABC-C of your intent to retire at least 90 days prior to your retirement date. A benefits counselor will provide you personal voice-to-voice retirement counseling.
- · Complete retirement forms downloaded from the systems.
- · Mail the retirement forms to the ABC-C.

## Additional Security for the Web - Point Of Entry (POE):

An additional security layer, the Point of Entry (POE) module, has been added to the Employee Benefits Information System (EBIS) web system. This extra security level is to help ensure that your transactions are safe over the EBIS automated system. To utilize EBIS now, you must create your POE account even if you have been in the EBIS system before and established your PIN. A "first time user" is when you have not created your User ID and Password in the POE module. After creating your User ID and Password in POE, you must still use your established PIN for EBIS and/or IVRS transactions to access your personal records. If you have not established your PIN, you must enter your SSN and enter your 4-digit month and year of birth as your initial PIN (e.g. if you were born in September of 1945, your initial PIN would be 0945). The system will then prompt you to change it to a 6-digit PIN of your choice. Once you have established your PIN in EBIS, the same PIN can be used in IVRS also.

Also, as a security feature, you must re-enter your SSN and PIN every time you begin a new transaction or move to another area within EBIS. This is done intentionally because the web is not like a phone call. Without this security feature, someone could access your records if you walked away from your computer while you were still in EBIS. The following instructions will assist you in setting up your POE account:

- 1. Click on Benefit Change at https://www.ebis.army.mil.
- 2. Read the "Warning Notice!" box and click on "Click here to login".
- 3. If you have not created a POE account, click "Click here to create a new POE account". If you have created your POE account, simply type in your User ID and Password and click "Continue".
- 4. Fill out the "POE User Validation and Account Creation" box and click "Continue". You may want to have your latest Notification of Personnel Action, SF 50 handy because you will need to enter your leave SCD, civilian pay plan, grade, and step. 5. At the "POE Account Creation" screen, set-up your User ID and Password following the directions on the bottom of the screen and click "Continue". Please remember your User ID and Password, as the system will not let you change it within 8 days of creating it.
- 6. You will receive a message stating "POE Account Created Successfully". Click on "Click here to login" to enter your new User ID and Password to access EBIS.
- 7. You will now be at the "Point of Entry (POE) Account" screen. Enter your User ID and Password and click "Continue".
- 8. The "POE Login Successful" screen will appear. Click on "Click Here To Continue".
- 9. The "POE Account Maintenance" and "POE Main Menu" boxes will appear on your screen. Click on "ArmyEBIS" in the "POE Main Menu" box and the EBIS Homepage will appear.

Most transactions are processed overnight. Employees can verify transactions within 48 hours by revisiting the Web site or calling the ABC-C.

Getting forms to complete transactions: Since health, life and TSP changes are completed telephonically or through the web, you no longer need to complete forms to conduct these benefits and entitlements transactions; however, you will still need forms to designate beneficiaries, make deposits, re-deposits, and voluntary contributions, and apply for retirement. These forms are available for download on the Internet or in the Civilian Personnel Advisory Center, Bldg 810, Fort Detrick.

Effective Dates of transactions: Most benefits and entitlements business transactions are effective at either the beginning or end of a pay period. When you complete a business transaction, the automated system tells you the effective date of your transaction and reminds you to check the LES applying to that effective date.

Information found on ABC-C: The system provides program information for health and life insurance, TSP, retirement, and survivorship. In addition to general program information, you can obtain personal information about your current benefits coverage, as well as information regarding projected business transactions.

Information needed to change health benefits (FEHB) using the automated system: To conduct Federal Employee's Health Benefit business transactions, you need the enrollment code of the health plan of your choice. You will find this code in the FEHB plan comparison guide, RI 70-1, or in the appropriate plan brochure. Additionally, these plan comparison charts are accessible from the OPM web page (<a href="https://www.opm.gov.insure">https://www.opm.gov.insure</a>). If your enrollment is for self and family coverage, you will need each family member's SSN and date of birth, just as you do today when you complete an enrollment form. When you enroll or change your family enrollment, your call will automatically transfer to a benefits counselor who will capture enrollment information about your family members. Enrollment and changes to self-only coverage can be done independently.

TSP: The ABC-C and the TSP Thrift Line (managed by the National Finance Center) are two separate automated systems designed to do different types of transactions and they are not connected. You use the ABC-C when you want to process an Open Season transaction or stop your biweekly payroll contributions. Open Season transactions affect only new money going into your account from biweekly payroll contributions. You use the TSP Thrift Line when you want to inquire on your TSP account balances and request inter-fund transfers. Inter-fund transfers move existing money from one fund to another. Each system uses separate PINs. Your ABC-C original PIN is your month and year of birth and then a personally selected PIN. Your TSP Thrift-Line PIN is a TSP assigned PIN and then a personally selected one, if desired. If you should happen to forget your Thrift-Line PIN, you must contact the NFC at (504) 255-8777. Please visit the TSP web site at <a href="http://www.tsp.gov">http://www.tsp.gov</a> for additional information.

Retirement planning services: ABC-C provides pre-calculated retirement estimates updated biweekly. The system bases all pre-calculated estimates on the date you are first eligible to retire with an unreduced annuity and your current salary, without any adjustments for cost of living raises. ABC-C also provides on line optional and early retirement estimates using any retirement date and high-3 salary you choose. For both the pre-calculated and real time estimates, the system assumes that all time included in your leave service computation date (listed on your LES and your SF-50, Notification of Personnel Actions) is creditable for retirement. If you have had temporary time, time for which you withdrew your retirement contributions, or military time after 1956, this time may be included in your leave service computation date, but may or may not be creditable for retirement purposes. If you have questions about the creditability of these kinds of service periods, please speak to an ABC-C Benefits Counselor Retirement Counseling: The ABC-C provides initial and continuing counseling services 120 days following retirement or until the employee receives their first interim payment from the Office of Personnel Management (OPM), whichever is later. The purpose of this 120-day period is to assist you in receiving your first retirement check. If you need to speak with a Benefits Counselor after you are retired, you can talk with a counselor using the ABC-C toll free telephone number. Before your retirement, you will receive a letter from the ABC-C, which will provide you with a telephone number to reach a Benefits Counselor after your retirement. Once you have received your interim check, OPM, as the servicing personnel office for all retired Federal employees, assumes all personnel servicing functions.

Survivor Benefits Information and Counseling: The FEHB, FEGLI, TSP, and retirement portions of the automated system all provide information on survivorship. The FEHB and retirement portions contain information that applies to survivors. The FEGLI and TSP portions contain information on designations of beneficiary. In the event of your death, a dedicated Benefit Counselor will be assigned to contact and assist your survivors.

## Help:

- Benefit questions should be directed to a benefit counselor
- Technical questions for the EBIS or IVRS should be directed to the ABC-C helpdesk
- Please contact by phone during business hours
- · Please provide the exact text of any error messages you are receiving

ABC-C help desk: 1-785-239-2000 (this is a toll call) or at DSN 856-2000,

email: helpdesk@cpocswr.army.mil